## DOWNTOWN DENTAL FINANCIAL POLICY

Thank you for selecting our office for your dental care. We are committed to the success of your treatment. Please understand that payment at the time of your treatment is considered part of your commitment to our office.

In order for us to provide the best experience, and to help fit the care you want into your budget, we offer the following options regarding payment:

Option A: Cash or Check Option B: Mastercard or Visa Option C: 3-6 month no interest payment plans Option D: Extended payment plans with credit approval (Care Credit)

## **REGARDING INSURANCE**

If you have dental insurance, we will help you maximize your benefits. Please bring your most current dental benefits card to your first appointment. We request that you pay your estimated portion plus the deductible on the day you receive treatment. We will allow up to 45 days for payment from your insurance carrier. After 45 days, we must ask that you intervene. At that time we will ask that you pay your balance and we will forward any insurance credits to you.

## FINANCE CHARGES

Any unpaid balance after 60 days will be charged a yearly finance charge of 12%.

Should your account reach collection status (90 days) and you make no effort to pay off the balance, your account will be assigned to a collection agency for handling. If your account is assigned to a collection agency, you will be responsible for ALL costs of collection, including court costs.

## **REGARDING APPOINTMENTS**

In an effort to be fair to all our patients, we ask that you notify our office immediately should you have a conflict with your scheduled appointment. We do not want to postpone care for a patient who could use that time. In the event of 3 consecutive failed appointments with no contact, we will ask that you transfer your care to another practice. In the case of consistent last minute cancellations, appointments will be made on a short notice basis only.

Thank you for taking the time to read and understand our office policies. Our practice is committed to providing the best care for our patients. Please let us know if you have any questions. Our financial and scheduling coordinators would be glad to review it with you at any time.